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#### **Aparchit 28 July English Super Current Affairs MCQ with Facts 2023**

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Food delivery platform Swiggy has partnered with which bank to launch co-branded credit cards?

A) State Bank of India

B) Bandhan Bank

C) ICICI Bank

D) HDFC Bank

#### Answer: D

- ✓ Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.
- ✓ The Swiggy-HDFC card will give customers 10 percent cashback on spending on the food delivery platform.
- ✓ The co-branded credit card is hosted on the MasterCard payment network.

#### **HDFC BANK IN NEWS 2023**

- Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.
- ➤ Deepak Parekh has announced his decision to step down as HDFC chairperson after serving as the chairman for 46 years.
- ➤ HDFC Bank introduced a new credit card named 'Millennia Credit card' which offers cashback over e-commerce platforms and multiple benefits.
- > SEBI has granted approval for a change in control of HDFC Asset Management Company (HDFC AMC) due to the amalgamation of HDFC Ltd and HDFC Bank Ltd.
- As part of the amalgamation, existing shareholders of HDFC Ltd will hold a 41% stake in HDFC Bank.
- ➤ HDFC Bank has launched a retail banking initiative called 'Vishesh' aimed at customers in semi-urban and rural areas.
- ➤ HDFC Bank partners Manipal Global to build up a talent pipeline.
- > SEBI has granted approval for a change in control of HDFC Asset Management Company (HDFC AMC) due to the amalgamation of HDFC Ltd and HDFC Bank Ltd.
- ➤ HDFC Bank has signed a "Master Inter Bank Credit Agreement" with Export-Import Bank of Korea for a USD 300 million line of credit.
- ➤ HDFC Bank recommends re-appointment of Sashidhar Jagdishan MD, CEO for 3 yrs.
- ➤ HDFC Bank's Sashidhar Jagdishan is 'BS Banker of the Year 2022'.

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- ▶ HDFC Bank, IRCTC launch India's most rewarding co-branded travel credit card.
- ▶ HDFC Bank, Lulu Exchange ink deal to enhance cross-border payments between India-Gulf region.
- ➤ HDFC Bank collaborates with Microsoft as part of its digital transformation.
- Reserve Bank of India said SBI, ICICI Bank, HDFC Bank remain domestic systemically important banks (D-SIBs).
- ➤ India's first Electronic Bank Guarantee issued by HDFC Bank.
- ➤ HDFC BANK
- > Founded: 1994
- > Founder: Hasmukhbhai Parekh
- > HQ : Mumbai, Maharashtra
- > MD & CEO : Sashidhar Jagdishan
- > Tagline: We understand your world
- Q.2. What was the total amount of loans extended by Public Sector Banks (PSBs) to state-backed corporations and public sector undertakings during the fiscal year 2022-23?

A) Rs 3.12 trillion

B) Rs 4.12 trillion

C) Rs 5.12 trillion

D) Rs 6.12 trillion

#### Answer: B

- ✓ Finance Minister Nirmala Sitharaman informed Parliament that during the fiscal year 2022-23, Public Sector Banks (PSBs) extended loans amounting to Rs 4.12 trillion to state-backed corporations and public sector undertakings.
- ✓ Canara Bank led the lending during 2022-23 to government-backed entities at ₹187,813 crore during the recently concluded fiscal year.
- ✓ Followed by Punjab National Bank (₹70,142.5 crore), State Bank of India (₹66,523.2 crore), Bank of India (₹25,147 crore), Bank of Baroda (₹15,706.8 crore), Union Bank of India (₹12,584.8 crore), Bank of Maharashtra (₹10,822.7 crore), Indian Bank (₹9,021 crore), Indian Overseas Bank (₹7,490 crore), Central Bank of India (₹3,949 crore), UCO Bank (₹2,939.4 crore), Punjab and Sind Bank (₹87.7 crore).
- ✓ Public sector banks (PSBs) will have to take steps to adopt a focused approach on ease of service delivery and customer protection, follow regulatory norms, adopt robust risk management practices, focus on increasing rural, agriculture and sectoral credit to meet the Priority Sector Lending targets.

- ✓ Performance under PM SVANidhi scheme, which was started to support COVID-affected street vendors to restart their businesses, was noted, wherein 50.57 lakh loans have been disbursed, amounting to ₹6,482 crore, to 38.5 lakh street vendors as on 20.7.2023.
- Q.3. According to the RBI's data, banks wrote off bad loans amounting to how many crores during the financial year 2022-23?

A) Rs 1.09 lakh crore

B) Rs 2.19 lakh crore

C) Rs 2.09 lakh crore

D) Rs 1.89 lakh crore

#### Answer: C

- ✓ According to the RBI's data during the financial year 2022-23, banks wrote off bad loans amounting to over Rs 2.09 lakh crore, contributing to a total loan write-off of Rs 10.57 lakh crore by the banking sector over the past five years.
- ✓ This huge loan write-off aided banks to bring down gross non-performing assets (GNPA) or loans defaulted by borrowers to a 10-year low of 3.9 percent of advances in March 2023.
- ✓ Gross NPAs of banks had fallen from Rs 10.21 lakh crore in FY2018 to Rs 5.55 lakh crore by March 2023, mainly on the back of loan write-offs by banks.
- ✓ Banks have written off a whopping Rs 15,31,453 crore (US \$ 187 billion) since FY2012-13, as per RBI data.
- ✓ Banks recovered only Rs 109,186 crore from Rs 586,891 crore loans written off in the last three years, revealing that they could only recover 18.60 percent of the write-offs during the three-year period
- Q.4. Phangnon Konyak has become the first woman to chair the Rajya Sabha. She is from which state?

A) Nagaland

Aparch B) Tripura

C) Manipur

D) Meghalaya

#### Answer: A

- ✓ Phangnon Konyak became the first woman to chair the Rajya Sabha from Nagaland.
- ✓ Phangnon Konyak became the first woman member to be appointed to the panel of Vice-Chairpersons.
- ✓ Rajya Sabha Chairman Jagdeep Dhankhar nominated four women members (50% of the total) to the panel of Vice-Chairpersons to promote gender equality.
- ✓ All the nominated women members are first time MPs
- ✓ The reconstituted panel now comprises a total of eight members, half of whom are women, a first in the history of the Upper House

- ✓ The nominated women members are as follows:
- ✓ PT Usha: Renowned athlete and Padma Shri awardee, nominated to Rajya Sabha in July 2022.
- ✓ S. Phangnon Konyak: First woman elected as Rajya Sabha member from Nagaland (April 2022) and serves on various committees.
- ✓ Dr. Fauzia Khan: Nominated to Rajya Sabha in April 2020, Member of various committees.
- ✓ Sulta Dev: Elected to Rajya Sabha in July 2022, served on various committees

#### **FIRST'S FEMALE IN NEWS 2023**

- > Phangnon Konyak became the first woman to chair the Rajya Sabha from Nagaland.
- > Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh.
- Lisa Franchetti becomes 1st woman to be top Navy officer in US history.
- Nusrat Chowdhary will become the first Muslim woman federal judge in US history.
- > Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- > Shalini Singh from Lucknow has become the first woman NCC cadet in India to complete a mountaineering course in the Himalayan region of Uttarakhand.
- ➤ Parminder Chopra becomes first woman Chairman and Managing Director (CMD) of Power Finance Corporation.
- Amy Pope of the United States has been selected as the first female Director-General of the United Nations Migration Agency.
- Lieutenant Shivangi Singh is the first woman Rafale pilot to take part in Orion Exercise 2023.
- ➤ Wing Commander Deepika Mishra has become the first woman Air Force officer to receive the Gallantry Medal.
- New Zealand-born Kim Cotton has become the first female umpire to officiate in a Men's T20 International (T20I) cricket match involving two ICC full-member nations.
- ➤ Sheenu Jhawar becomes first woman president of TiE Rajasthan.
- > American Space Agency, NASA has selected the first woman astronaut, Christina Koch for its Artemis II mission.
- > Surekha Yadav, Asia's 1st woman loco pilot who now operates Vande Bharat, From Solapur to Chhatrapati Shivaji Maharaj Terminal (CSMT) in Maharashtra.

- Shalija Dhami becomes first woman officer to command a fighter unit in Indian Air Force (IAF).
- Colonel Geeta Rana became the first woman officer to command a field workshop.
- > Captain Shiva Chauhan becomes the first women officer to be operationally deployed in the highest battleground in Kumar Post on the Siachen glacier.
- ➤ The first woman officer to be posted on foreign assignment in the Border Roads Organization (BRO) Captain Surabhi Jakhmola.
- ➤ Rae Bareli's hockey stadium is named after hockey star Rani Rampal, first woman player from India to achieve this feat.
- ➤ Hekani Jakhalu became the first female MLA of Nagaland Assembly.
- Equatorial Guinea appoints Manuela Roka Botey as first female PM.
- ➤ Indian-origin Manpreet Monica Singh sworn in as 1st female Sikh judge of USA.
- Santhi Kumari Appointed as First Woman Chief Secretary of Telangana.
- > Saudi Arabia's Rayna Barnawi first female astronaut is set to go into space this year .
- Dina Boluarte became Peru's first female president.
- > FIFA has announced that Stephanie Frappart of France will be the first woman to referee a men's' World Cup match.
- > PT Usha Become First Women President of Indian Olympic Association.
- Q.5. Tenzing Yangki has become the first female IPS officer of which state?

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- A) Sikkim
- B) Tripura
- C) Arunachal Pradesh
- D) Manipur

#### Answer: C

- ✓ Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh who cracked the Union Public Service Commission (UPSC) Civil Services Examination 2022.
- ✓ Tenzin Yangki achieved a rank of 545 and has become the first lady IPS officer from Arunachal Pradesh.
- ✓ Yangki had earlier cleared the Arunachal Pradesh Public Service Commission (APPSC) exam in 2017.
- ✓ Robin Hibu was the first IPS officer from Arunachal Pradesh. He joined as an IPS officer in 1993.

#### **ARUNACHAL PRADESH IN NEWS 2023**

- > Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh.
- Chachin Grazing Festival celebrated in Arunachal Pradesh.
- ➤ The Chief Minister of Arunachal Pradesh launched an app named 'Arunpol App' of Arunachal Pradesh Police..
- Assam and Arunachal Pradesh have signed an agreement for the settlement of an inter-state boundary dispute between the two States.
- A tripartite committee recommended that some areas be transferred from Assam to Arunachal..
- ➤ Union Home Minister and Cooperation Minister Amit Shah on 10 April launched the 'Vibrant Villages Programme' at Kibithu, a border village in Anjaw district of Arunachal Pradesh.
- > Defence Minister Rajnath Singh inaugurates Siyom bridge in Arunachal Pradesh.
- A fish museum, the first of its kind in the Northeast, would soon be built in Arunachal Pradesh.
- > The Chief Minister of Arunachal Pradesh, Pema Khandu, inaugurated the newly renovated Shar Nyima Tsho Sum Namyig Lhakhang (Gonpa) at Gyangkhar, his native village in Tawang district.
- February 20, 2023, Arunachal Pradesh is celebrating its 37th Statehood Day.
- A bipartisan resolution was passed by the US, formally recognizing the McMahon Line as the international boundary between China and India's Arunachal Pradesh.
- The trailer of 'Love in 90s', the first film made in Tagin language of Arunachal Pradesh.

#### Q.6. "Akira" which is in the news recently, what is it?

A) Missile System

B) Government's Scheme

C) Internet Ransomware

D) Diseases

#### Answer: C

- ✓ CERT-In (Indian Computer Emergency Response Team) has issued a warning about new Internet ransomware named 'Akira'.
- ✓ This computer malware is targeting Windows and Linux-based systems.
- ✓ A recently emerged ransomware operation dubbed Akira is reportedly active in cyberspace. This group first steals the information from victims, then encrypt data on their systems and conducts double extortion to force the victim into paying the ransom.

- ✓ In case the victim does not pay, they release their victim's data on their dark web blog.
- ✓ Steps to protect against 'Akira' ransomware:
- ✓ Maintain up-to-date offline backups of important data to minimise potential data loss in the event of an infection.
- ✓ Regularly update the operating system and applications to strengthen protection against vulnerabilities and potential cyber threats. Consider using "virtual patching" to protect legacy systems and networks, making it harder for cybercriminals to exploit legacy software.
- ✓ Indian Computer Emergency Response Team (ICERT)
- ✓ It functions as a division within the Ministry of Electronics and Information Technology under the Government of India.
- ✓ ICERT is primarily tasked with dealing with and combating various cyber security threats including hacking and phishing.
- ✓ Director General Sanjay Behl
- Q.7. India and which country have agreed to a bilateral exchange of young researchers and Startups, particularly in the field of Biotechnology and Agriculture?

A) Indonesia

B) Vietnam

C) Argentina

D) Thailand

#### Answer: C

- ✓ India and Argentina have agreed to a bilateral exchange of young researchers and Startups, particularly in the field of Biotechnology and Agriculture.
- ✓ The two countries also decided to hold comprehensive talks between delegations comprising academia, Research, and Development Institutes, and Industry in the field of Science and Technology and Biotechnology.
- ✓ India is the 4th largest trading partner of Argentina, with bilateral trade touching a historic peak of 6.4 billion US dollar in the year 2022, recording a growth rate of 12 percent over 2021.
- Q.8. Which state government has signed an MoU with British Council Education India Pvt Limited (BCEIPL) to launch the online course 'English for Work'?

A) Punjab

B) Haryana

C) Gujarat

D) Uttar Pradesh

Answer: A



- ✓ Punjab government has signed a Memorandum of Understanding (MoU) with British Council Education India Pvt Limited (BCEIPL) to expand employment opportunities for the youth, reported Khalsa Vox.
- ✓ The MoU was officially signed by the Director of Higher Education Amarpal Singh on behalf of the Punjab Government, and Managing Director of BCEIPL Duncan Wilson.
- ✓ Following that, Chief Minister Bhagwant Mann expressed his optimism and highlighted the potential of MoU to open new directions for employment and skills enhancement for the youth.
- ✓ Moreover, under the partnership, they will launch a specialized training course "English for Work" for students of government colleges under the Higher Education Department
- ✓ The "English for Work" course will be offered online and will have a "flipped classroom" approach. It will further aim to blend the flexibility of self-study with interactive live classes.
- Q.9. The Union government has notified an interest rate of how much percent on deposits under the Employees Provident Fund scheme for 2022-23?

A) 8.75%

B) 6.89%

C) 7.65%

D) 8.15%

#### Answer: D

- ✓ Govt approves 8.15% interest rate on Employees Provident Fund deposits
- ✓ The government has cleared the interest rate for Employees' Provident Fund (EPF) accounts for the financial year 2022-23.
- ✓ The declared interest rate stands at 8.15 percent, as notified by the retirement body Employees Provident Fund Organisation (EPFO) in a circular.
- ✓ The EPFO has directed all filed offices to credit the interest at a rate of 8.15 percent on EPF for the financial year 2022-23 into the respective accounts of its members.
- ✓ The Ministry of Labour and Employment, Government of India, has conveyed the approval of the Central Government under para 60(1) of Employees' Provident Fund Scheme, 1952 to credit interest@ 8.15 % for the year 2022-23 to the account of each member of the EPF Scheme as per the provisions under Para 60 of EPF Scheme, 1952.

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Q.10. The Indian Air Force will be celebrating its 91st anniversary on 08 October 2023. This year's Air Force Day parade and Air Display will be held in which city?

A) Chandigarh

B) Prayagraj

C) Gurugram

D) Lucknow

#### Answer: B

- ✓ The Indian Air Force will be celebrating its 91st anniversary on 08 October 2023.
- ✓ Keeping with the new tradition of hosting the Air Force Day celebrations in different parts of the country, this year's Air Force Day parade and Air Display will be held in Prayagraj, Uttar Pradesh
- ✓ The ceremonial parade will be conducted at Air Force Station, Bamrauli, while the air display will take place at the Sangam area, the picturesque confluence of the Ganga and Yamuna rivers in Prayagraj.
- ✓ The Air Force Day celebrations will commence more than a week before with an air display near Bhojtal Lake in Bhopal on September 30.
- ✓ The IAF was officially established on October 8, 1932. Its first aircraft flight came into being on April 1, 1933, with six officers trained by the Royal Air Force (RAF) and 19 "havai sepoys" (air soldiers)
- Q.11. Who won the gold medal in the Junior Asia Cup Judo Championship 2023 in Macau, China?

A) Asmita Dey

B) Tulika Maan

C) Tombi Devi

D) Divya Tewar Warrious

#### Answer: A

- ✓ Tripura's sporting pride 20-year-old, Asmita Dey won the gold medal in the Junior Asia Cup Judo Championship 2023 in Macau, China.
- ✓ She competed in the women's 48 kg category against opponents from 27 different countries.
- ✓ The Judo Asian Championship is organized by the Judo Union of Asia.
- ✓ The men's tournament began in 1966 and was held approximately every four years, until 1991.
- Q.12. How many gold medals has won by India at ISSF World Championship 2023 in in Changwon, South Korea?

A) 6

B) 5

C) 9

**D)** 8

Answer: A



- ✓ India finished 2nd on the medals tally at the recently concluded ISSF Junior Shooting World Championships 2023 in Changwon, South Korea.
- ✓ Indian shooters bagged 17 medals, which include 6 Gold, 6 Silver, and 5 Bronze.
- ✓ The championships saw 90 Indian shooters vie for medals in pistol, rifle, and shotgun competitions in the under-21 age category.
- ✓ The majority of the medalists were Khelo India athletes. Seven Indians managed to bag more than one medal.
- ✓ Abhinav Shaw and Kamaljeet won two golds each. Sainyam won three medals gold in the 10m air pistol women, and a bronze each in the 10m air pistol mixed team and women's team events.

#### Q.13. Which Companies signed MoU to foster advancements in AI & Emerging Technologies?

A) India AI and Google

B) India AI and Meta

C) India AI and Amazon

D) India AI and Microsoft

#### Answer: B

- ✓ In order to foster collaboration in the field of AI and Emerging Technologies, 'India AI' an IBD under Digital India Corporation and Meta, India have signed an MoU here 26th July 2023.
- ✓ The MoU was signed by Shri Abhishek Singh, CEO of India AI, and Shri Shivnath Thukral, Director & Head of Public Policy, Meta in India.
- ✓ The objective of the MoU is to establish a framework for collaboration and cooperation between 'India AI' and Meta in the field of Artificial Intelligence & Emerging Technologies including to make Meta's open-source AI models available for use by Indian AI ecosystem.

#### Q.14. RBI Permits Banks to Open Vostro Accounts from How Many Countries?

A) 22 Countries

B) 24 Countries

C) 27 Countries

D) 30 Countries

#### Answer: A

- ✓ Reserve Bank has permitted 20 banks operating in the country to open 92 Special Rupee Vostro Accounts (SRVAs) of partner banks from 22 countries as part of efforts to promote bilateral trade in local currencies.
- ✓ In a written reply to Lok Sabha, Minister of State for Commerce and Industry Som Parkash also informed that an MoU has been signed between the Reserve Bank of India (RBI) and the Central Bank of UAE on July 15.



- ✓ This would enable exporters and importers to invoice and pay in their respective domestic currencies enabling the development of a bilateral foreign exchange market.
- ✓ As on July 23, 20 banks in India have been permitted to open SRVAs of partner banks from 22 countries, including Bangladesh, Belarus, Botswana, Fiji, Germany, Guyana and Israel.

#### Q.15. Which Company becomes largest single-location PSU refinery in India for the year 2022-23?

A) VRPL

B) GRPL

C) ORPL

D) MRPL

#### Answer: D

- ✓ Mangalore Refinery and Petrochemicals Limited (MRPL), a mini-Ratna CPSE PSU refinery based in coastal Karnataka and a subsidiary of ONGC, has become the single largest PSU-refinery (single location) in the country for the year 2022-23, a release from the company.
- ✓ MRPL achieved this feat by processing 17.14 million metric tonnes of crude oil during the past financial year.
- ✓ This is also the highest-ever throughput processed by any single-location PSU refinery in India's petroleum refining history.
- ✓ MRPL processes 10 per cent of the total crude oil refined by the PSU petroleum refineries in the country.
- ✓ Set up as a joint venture refinery in 1988 with a 3.69 MMTPA (million metric tonnes per annum) capacity, MRPL later underwent a second and third-phase expansion to raise its capacity to 15 MMTPA.
- ✓ The refinery configuration has a Nelson Complexity Index of 11.3, one of the highly complex PSU refineries.
- ✓ The MRPL petrochemical intensity is currently at 9.5 per cent, aiming to reach 15 per cent in the medium term.
- ✓ The Nelson Complexity Index (NCI) refers to the types of petroleum products can be produced by a refinery.
- ✓ Measured on a scale from 1 to 20, the higher the value on the NCI, the more sophisticated and complex products the refinery can produce

#### Q.16. Who launches Test of English as a Foreign Language (TOEFL) Go app to facilitate test takers

A) EIS

B) ETS

C) TSE

D) ETE

Answer: B



- ✓ The Educational Testing Service (ETS), which conducts the English testing exam— Test of English as a Foreign Language (TOEFL) has launched an application for test takers to prepare for the new and shorter version of the exam.
- ✓ The app— TOEFL Go, includes complete TOEFL iBT mock tests, additional practice sets for all four sections, artificial intelligence (AI) powered automated scoring, performance feedback for sections, personalised feedback and tops for speaking and writing responses.
- ✓ The app will be available on both mobile and desktop devices. ETS, which conducts TOEFL and Graduate Record Examinations (GRE), announced a series of changes in the English proficiency test last month to create an optimal experience for those taking it. The changes came into effect today i.e., July 26, 2023

#### Q.17. Who is the director of Enforcement Directorate whose tenure has been extended?

A) Vivek Kumar Sinha

B) Sanjay Kumar Mishra

C) Ravi Shankar Nagar

D) Anoop Lohati

#### Answer: B

- ✓ The tenure of Sanjay Kumar Mishra, director of the Enforcement Directorate, has been extended till 15 September.
- ✓ A three-judge Supreme Court bench headed by Justice BR Gavai has given this verdict.
- ✓ As per the court's previous judgement, Mishra's tenure was to end on July 31, as the previous extension granted to him was held to be illegal.
- ✓ Sanjay Kumar Mishra is a 1984 batch officer of the Indian Revenue Service

#### Q.18. In which state the Asian Youth and Junior Weightlifting Championship 2023 is being organized?

A) Uttar Pradesh

B) Madhya Pradesh

C) Bihar

D) Haryana

#### Answer: A

- ✓ Union Sports Minister Anurag Singh Thakur inaugurated the Asian Youth and Junior Weightlifting Championship 2023 in Greater Noida, Uttar Pradesh.
- ✓ This championship is being organized for the first time in India

#### Q.19. Kerala Startup Mission has tied up with whom to promote fintech startups?

A) NITI Aayog

B) Meta

C) IFSC

D) Google

#### Answer: C

- ✓ Kerala Startup Mission signed agreement with International Financial Services Centers Authority (IFSCA) to promote fintech startups.
- ✓ This agreement has been signed for the next three years, under which emerging fintech and techfin firms will be strengthened.

#### Q.20. In which city will the world's largest museum 'Yuge Yugeen Bharat' be built?

A) New Delhi

B) Jaipur

C) Mumbai

D) Lucknow

#### Answer: A

- ✓ PM Modi has announced the construction of the world's largest museum 'Yuge Yugeen Bharat' in Delhi.
- ✓ There will be 8 blocks based on different themes in this museum.
- ✓ The history of 5,000 years of India will be shown in this museum. This museum will be built in 1.17 lakh square meters.

#### Q.21. The World Hepatitis Day is observed annually on which day?

**A) 26 July** 

B) 27 July

**C)** 28 July

D) 25 July

#### Answer: C

- ✓ The World Hepatitis Day is observed on 28 July every year to raise global awareness of the burden of viral hepatitis, an inflammation of the liver that causes a range of health problems, including liver cancer.
- ✓ The day 28 July was chosen for World Hepatitis Day because it is the birthday of Nobel-prize winning scientist Dr Baruch Blumberg, who discovered hepatitis B virus (HBV). He also developed a diagnostic test and vaccine for the virus.
- ✓ Theme of World Hepatitis Day 2023 "One life, one liver,"

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O.22. T	he World N	ature Conserva	tion Day is	observed eve	erv vear on

A) 25 July

**B) 26 July** 

**C) 27 July** 

**D) 28 July** 

#### Answer: D

- ✓ The World Nature Conservation Day is observed every year on July 28 across the world.
- ✓ The main objective of celebrating this day is to raise awareness about protecting nature and adopting best practices for conserving our natural resources

#### STATIC GK Based Current Affairs MCQs 28 July 2023

- Q.1. What is the Consumer Price Index (CPI) inflation target set by Government for 5 years between 2021-26?
  - A) 6%

B) 5%

C) 3%

D) 4%

#### Answer: D

- Q.2. The first empowered six-member monetary policy committee (MPC) was constituted in which year?
  - A) 2016

B) 2014

C) 2012

D) 2018

#### Answer: A

- Q.3. The storehouses where banknotes and rupee coins are stocked on behalf of the Reserve Bank for distribution to bank branches in their area of operation are called as \_\_\_\_
  - A) Currency Chests

**B)** Currency Depots

C) Currency Cache

D) Currency Repository

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#### Answer: A

- Q.4. Which Section of Reserve Bank of India Act, 1934, provides for appointment of scheduled commercial banks as agents to discharge its statutory obligation of being 'Banker to Government'?
  - A) 50

B) 45

C) 30

D) 25

Answer: B

- Q.5. Which type of ATMs are set up, owned and operated by non-banks?
  - A) Brown Label ATM

B) Black Label ATM

C) Green Label ATM

D) White Label ATM

#### Answer: D

- Q.6. Which is the clearing agency for G-Secs, issued by government?
  - A) Reserve Bank of India (RBI)
  - B) Clearing Corporation of India Limited (CCIL)
  - C) Securities and Exchange Board of India (SEBI)
  - D) Security Printing & Minting Corporation of India Ltd (SPMCIL)

#### Answer: B

- Q.7. An unsecured money market instrument issued in the form of a promissory note is known as \_\_\_
  - A) Treasury Bills

B) Certificates of Deposits

C) Commercial Paper

D) Repurchase Agreements

#### Answer: C

- Q.8. Define lease.
  - A) Rental agreement between a tenant and owner of a house, where tenant pays a specified amount on a specified date to the owner
  - B) Legal contract between the owner of an asset and its user containing conditions including payment of specified amount by user to the owner for use of the asset
  - C) Method to take over a company
  - D) Contract to buy a machinery for a specified period

#### Answer: B

- Q.9. Basel norms are associated with which of the following aspects of the banking industry?
  - A) Manpower Planning
- B) Overdraft Credit Facility

C) Risk Management

D) Corporate Governance

Answer: C



Q.10. Who is known as the 'Steel Man of India'?

A) O P Jindal

B) Jamshed J Irani

C) Jamsetji Tata

D) Lakshmi Mittal

Answer: B





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NAME - PRAVEEN ROLL NO - <u>1801005776</u> SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA



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